

Table I.E.4.a(2004) Percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	9.5%	31.8%	27.4%	15.6%	5.6%	6.1%	26.1%	6.4%
Industry group **								
Agric., fish., forest.	10.3% *	32.9% *	63.1%	49.3% *	0.6% *	.	52.5%	0.5% *
Mining and manufacturing	8.9%	48.7%	22.1%	7.8% *	9.6%	7.2% *	19.2%	7.7%
Construction	23.0%	37.2%	29.9%	24.7%	12.7%	2.3% *	33.4%	10.9%
Utilities and transp.	4.9% *	8.5% *	71.0%	3.7% *	8.8% *	1.1%	23.9% *	2.9% *
Wholesale trade	8.2%	36.2%	19.6% *	13.8%	0.6% *	3.2% *	21.7%	3.6% *
Fin. svcs. and real estate	12.5% *	25.3%	22.7% *	10.1% *	3.6% *	13.0% *	21.5%	11.8% *
Retail trade	4.9%	37.9%	38.4%	10.9% *	1.0% *	0.4% *	29.0%	1.1% *
Professional services	8.6%	25.7%	19.9%	19.8%	4.6% *	5.3%	23.4%	5.8%
Other services	10.8%	36.3%	31.2%	23.7%	7.1% *	2.2% *	32.5%	4.1%
Ownership								
For profit, incorporated	10.3%	33.4%	25.7%	15.9%	7.3%	7.1%	26.1%	7.4%
For profit, unincorporated	5.8%	26.1%	30.1%	3.1% *	0.7% *	1.2% *	22.1%	1.0%
Nonprofit	7.6%	32.3%	36.0%	27.0%	3.3% *	3.5%	33.3%	4.7%
Age of firm								
Less than 5 years	12.9%	31.5%	17.8% *	11.5% *	0.3% *	.	23.0%	0.6% *
5-9 years	12.9%	41.6%	26.6%	4.6% *	7.6% *	2.2% *	27.5%	3.8% *
10-19 years	12.1%	27.0%	21.6%	12.9%	3.9% *	2.9% *	21.3%	5.3% *
20 or more years	9.2%	32.1%	31.1%	18.1%	6.3%	4.6%	28.2%	5.8%
Unknown	8.4%	.	33.0% *	33.2% *	0.4% *	8.5%	48.0% *	8.3%
Multi/single status								
2 or more locations	6.4%	30.5% *	22.5% *	12.0%	5.4%	6.1%	20.4%	6.0%
1 location only	19.3%	31.9%	28.1%	17.1%	6.0%	7.2% *	27.0%	9.4%
Percent full-time employees								
Less than 25%	12.7%	32.1%	14.5% *	24.4% *	3.7% *	10.6% *	23.3%	10.4%
25-49 %	7.7%	19.9% *	29.7% *	28.8%	3.9% *	1.9% *	29.2%	2.9% *
50-74 %	7.8%	31.9%	40.0%	21.2%	2.5% *	1.7% *	35.6%	2.3% *
75% or more	9.7%	32.5%	26.2%	14.6%	5.9%	6.7%	25.0%	6.9%
Union presence								
No union employees	7.4%	31.7%	24.1%	11.7%	4.5%	1.3%	24.3%	2.7%
Has union employees	18.0%	37.7%	54.7%	45.2%	12.5% *	15.3%	46.6%	16.1%
Unknown	7.1% *	14.9% *	53.8% *	22.1% *	2.6% *	6.9% *	21.1% *	6.9% *
Percent low wage employees								
50% or more low wage	7.4% *	22.7%	24.9%	9.1%	1.8% *	6.5% *	19.3%	5.8% *
Less than 50% low wage	9.9%	33.4%	27.7%	16.5%	6.3%	6.1%	27.0%	6.6%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

. Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.E.4.a(2004) Standard error for percent of private-sector employees enrolled in a health insurance plan that take employee-plus-one coverage that required no employee contribution by firm size and selected characteristics: United States, 2004

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.87%	1.58%	1.49%	1.57%	0.63%	1.32%	1.05%	1.01%
Industry group **								
Agric., fish., forest.	5.00% *	11.45% *	16.82%	16.51% *	10.53% *	.	11.69%	1.13% *
Mining and manufacturing	1.46%	8.76%	3.36%	2.65% *	1.88%	2.56% *	3.43%	1.84%
Construction	3.13%	4.65%	7.22%	5.19%	3.60%	1.50% *	5.62%	2.71%
Utilities and transp.	1.87% *	9.01% *	16.63%	5.17% *	5.02% *	0.33%	8.45% *	1.32% *
Wholesale trade	1.31%	5.19%	6.73% *	3.36%	1.05% *	1.50% *	3.46%	1.18% *
Fin. svcs. and real estate	3.77% *	5.54%	9.25% *	3.98% *	3.26% *	4.49% *	4.97%	3.91% *
Retail trade	0.96%	6.93%	7.66%	3.75% *	0.62% *	0.21% *	4.96%	0.48% *
Professional services	0.91%	2.56%	4.08%	3.15%	1.60% *	1.06%	2.28%	0.93%
Other services	1.08%	5.34%	7.37%	4.30%	2.67% *	0.90% *	3.43%	0.58%
Ownership								
For profit, incorporated	1.00%	2.10%	2.48%	1.53%	1.01%	1.57%	1.30%	1.18%
For profit, unincorporated	0.60%	2.78%	6.44%	2.15% *	0.28% *	0.48% *	2.48%	0.27%
Nonprofit	1.20%	5.68%	4.53%	6.21%	1.18% *	1.02%	4.25%	1.07%
Age of firm								
Less than 5 years	3.55%	5.86%	7.90% *	8.17% *	0.74% *	.	5.06%	0.49% *
5-9 years	1.44%	5.25%	6.29%	2.50% *	3.62% *	0.75% *	3.01%	1.20% *
10-19 years	1.55%	2.80%	3.42%	2.01%	2.64% *	2.31% *	2.62%	1.70% *
20 or more years	0.85%	2.54%	2.88%	1.83%	0.67%	1.22%	1.41%	0.94%
Unknown	2.19%	.	12.60% *	12.16% *	0.67% *	2.23%	15.61% *	2.17%
Multi/single status								
2 or more locations	1.10%	12.32% *	7.85% *	2.10%	0.71%	1.28%	4.40%	1.11%
1 location only	0.98%	1.64%	1.93%	1.96%	1.51%	6.34% *	1.25%	1.75%
Percent full-time employees								
Less than 25%	2.42%	9.41%	11.71% *	9.88% *	2.60% *	6.84% *	6.10%	3.03%
25-49 %	1.33%	8.86% *	10.03% *	7.10%	2.26% *	1.96% *	5.96%	1.27% *
50-74 %	1.10%	2.59%	8.28%	5.93%	1.04% *	0.77% *	4.23%	1.04% *
75% or more	0.97%	1.66%	2.23%	1.43%	0.72%	1.52%	1.23%	1.17%
Union presence								
No union employees	0.42%	1.81%	2.21%	1.35%	1.03%	0.29%	1.24%	0.41%
Has union employees	2.40%	11.28%	9.52%	4.15%	4.86% *	3.20%	7.03%	2.52%
Unknown	2.82% *	13.44% *	16.89% *	10.14% *	1.26% *	2.94% *	7.31% *	2.87% *
Percent low wage employees								
50% or more low wage	2.63% *	3.65%	3.43%	1.48%	0.70% *	3.58% *	2.06%	2.87% *
Less than 50% low wage	0.78%	1.77%	1.59%	1.89%	0.83%	1.23%	1.08%	0.90%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2004 Medical Expenditure Panel Survey-Insurance Component.

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